



SERVICE CHARGE LISTING

Account Research	\$35.00 per hour Plus \$0.50 per copy of all items
ATM/Debit Card Replacement	\$10.00
ATM/Debit Card Rush Order (2 Days)	\$50.00
ATM/Debit Card & PIN Rush Order (2 Days)	\$50.00
Centier and Partner Networks ATM Fee ¹	\$0.00 - No charge to use Centier Bank ATMs or partner network ATMs.
ATM Surcharge	\$1.00 - Non Centier ATM fee - 50 Advantage \$2.50 - Non Centier ATM fee \$4.00 - Centier ATM fee to Non-Client
Bill Pay Fee	\$5.95 per month for clients enrolled in Bill Pay prior to 8/25/2025 Fee waived with E-Statement Fee will be eliminated for all clients 10/1/2025
Chargeback Fee <ul style="list-style-type: none"> <i>The return of any negotiated or deposited item</i> 	\$10.00 - Consumer \$15.00 - Commercial
Check Images in Statement	Free Upon Request - Consumer \$2.00 per month - Commercial
Coin Counting	\$0.00 - Client 8.9% of total counted - Non-Client
Collection Item	\$45.00 - Domestic Check Collection \$95.00 - Foreign Check Collection \$25.00 - Exchange Foreign Currency
Counter Check	\$2.00 per sheet
Currency Conversion and International Transactions ²	1% of transaction amount - International POS/ATM transaction fee .20% of transaction amount - Currency Conversion fee .90% of transaction amount - Cross Border fee
Dormant Account Fee <ul style="list-style-type: none"> <i>A Checking account is dormant if there have been no deposits or withdrawals for one year.</i> <i>A Savings account is dormant if there have been no deposits or withdrawals for three years.</i> 	\$5.00 per month
Levy Fee	\$100.00
Money Order - sold to clients only	\$3.00
Multiple Signatures Required	\$5.00 per month
Multiple Signature Exception Fee	\$5.00 per item
Night Deposit Bag	\$20.00 - Locked \$5.00 - Zipper

¹ Centier Bank is part of Allpoint and Presto! networks of ATMs, which feature more than 55,000 fee-free ATMs nationwide. Centier Bank clients can use their Centier Bank debit card to withdraw cash fee-free from any Allpoint or Presto! ATM.

² See "Your Deposit Account" agreement. <https://www.centier.com/disclosures>

Night Deposit Key Replacement	\$5.00
Notary Fee – available to clients only	\$0.00
Official Check - sold to clients only	\$5.00
On-Us Check Cashing Fee – non-clients	\$5.00 - for check amounts over \$100
Phone Transfer	\$12.00-In Branch or Client Solutions Center Phone Call
Photocopies	\$0.50 per page
Safe Deposit Box	\$125.00 - Drill Box \$85.00 - Lost Key \$10.00 - Late Payment fee
Savings Bond Replacement/Reissue	\$10.00 Plus \$1.00 per Bond
Signature Guarantee – available to clients only	\$0.00
Stamp Orders (excluding Harland)	\$25.00
Statement	\$5.00 - Duplicate or Special Cut
Stop Payment Fee	\$35.00 per check \$35.00 per ACH
Subpoena Fee	\$35.00 per hour
Transfer IRA or HSA to Another Financial Institution	\$30.00
Visa Gift Card – sold to clients only	\$3.95 per Card
Wire Transfer (Domestic)	\$30.00 - Outgoing \$15.00 - Incoming
Wire Transfer (Foreign)	\$30.00 - Outgoing Foreign Currency \$50.00 - Outgoing US Dollars \$15.00 - Incoming

Return Item and Overdraft Fee Listing³

Fee incurred when an item is presented for payment in excess of your available balance, whether the item is returned or paid. This may include checks, in-person withdrawals, ATM withdrawals, ACH, or other electronic means.

Return Item Fee	\$35.00 - Consumer
• <i>Fee incurred when item is returned</i>	\$37.00 - Commercial
Overdraft Fee - Paid Item	\$35.00 - Consumer
• <i>Fee incurred when item is paid</i>	\$37.00 - Commercial
Overdraft Advantage® Fee	
• <i>Fee incurred when item is paid using Overdraft Advantage®</i>	
Extended Overdraft (Recurring Fee)	\$35.00 - Consumer
• <i>Fee incurred each 5th business day account remains overdrawn</i>	\$37.00 - Commercial

³ An item may be presented multiple times. We may charge you a Return Item or an Overdraft fee each time an item is presented for payment if the available balance in your account is not sufficient to cover the item, regardless of the number of times the item is presented for payment. Thus, it may be possible to be assessed multiple Return Item and/or Overdraft fees for a given item.